Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 1 of 82

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name Middle name Davis Last name and Suffix (Sr., Jr., II, III)	Tammy First name C Middle name Davis Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Joe Davis	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5249	xxx-xx-7698

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 2 of 82

Debtor 1 **Joey Davis**Debtor 2 **Tammy C Davis**

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	■ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	3723 Mustang Rd	If Debtor 2 lives at a different address:			
		Joliet, IL 60435 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Will County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. PO Box 959	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Plainfield, IL 60544 Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 3 of 82

	otor 2 Joey Davis Tammy C Davis				_	Case r	number (if known)	
Par	t 2: Tell the Court About	Your Bank	ruptcy Ca	ase				
7.	The chapter of the Bankruptcy Code you are	Check on	e. (For a b	orief description of each, see go to the top of page 1 and o			.C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	☐ Chapt	ter 7					
		☐ Chapt	ter 11					
		☐ Chapt	ter 12					
		■ Chapt	ter 13					
8.	How you will pay the fee	abo ord a p	out how yo er. If your re-printed		are paying ayment or	the fee yourself, your behalf, you	you may pay with cash r attorney may pay with	n, cashier's check, or money n a credit card or check with
				/ the fee in installments. If y e in Installments (Official For		e this option, sign	and attach the <i>Applica</i>	ation for Individuals to Pay
		but app	is not required is not required in the second in the secon	nt my fee be waived (You ma uired to, waive your fee, and ur family size and you are un on to Have the Chapter 7 Filir	may do so able to pa	o only if your incom y the fee in install	me is less than 150% of ments). If you choose	of the official poverty line that this option, you must fill out
9.	Have you filed for	□ No.						
	bankruptcy within the last 8 years?	Yes.						
		_ 100.	District	Northern District of Illinois	When	4/30/13	Case number	13-18395
			District	Northern District of Illinois	When	9/06/11	Case number	11-36286
			District		When		Case number	
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to y	ou
			District		When		Case number, if	
			Debtor				Relationship to y	
			District		When		Case number, if	known
11.	Do you rent your residence?	■ No.	Go to li	ine 12.				
		☐ Yes.	Has yo	ur landlord obtained an evict	ion judgm	ent against you a	nd do you want to stay	in your residence?
				No. Go to line 12.				
				Yes. Fill out <i>Initial Statemen</i> bankruptcy petition.	nt About ar	า Eviction Judgme	ent Against You (Form	101A) and file it with this

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 4 of 82

Deb	tor 2 Tammy C Davis			Case number (if known)		
Part	Report About Any Bu	ısinesses	You Own as a Sole Propr	ietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.	Go to Part 4.		
		☐ Yes.	Name and location of b	usiness		
	A sole proprietorship is a					
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if ar			
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, S	tate & ZIP Code		
	it to this petition.		Check the appropriate	box to describe your business:		
			☐ Health Care Bu	siness (as defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Re	eal Estate (as defined in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))		
			☐ Commodity Bro	ker (as defined in 11 U.S.C. § 101(6))		
			■ None of the about	ove		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, state and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the particular of the particular or if any of these documents do not exist, follow the particular or if any of these documents do not exist, follow the particular or if any of these documents do not exist, follow the particular or if any of these documents do not exist, follow the particular or if any of these documents do not exist.				
	For a definition of <i>small</i>	■ No.	I am not filing under Ch	apter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapte Code.	er 11, but I am NOT a small business debtor according to the definition in the Bankruptcy		
		☐ Yes.	I am filing under Chapte	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Part	t 4: Report if You Own or	Have Any	/ Hazardous Property or A	Any Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat	☐ Yes.				
	of imminent and identifiable hazard to public health or safety?		What is the hazard?			
	Or do you own any		If immediate attention is			
	property that needs immediate attention?		needed, why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?			
	a.gom ropano.			Number, Street, City, State & Zip Code		

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 5 of 82

Debtor 1 Joey Davis
Debtor 2 Tammy C Davis

Case number (if known)

Part 5: Explain Your Eff

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 6 of 82

Joey Davis Debtor 1 Debtor 2 Tammy C Davis Case number (if known) **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? □ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts I am not filing under Chapter 7. Go to line 18. 17. Are you filing under No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000** 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50.000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10.000.000.001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Joey Davis /s/ Tammy C Davis Joey Davis Tammy C Davis Signature of Debtor 1 Signature of Debtor 2 Executed on September 20, 2016 Executed on September 20, 2016 MM / DD / YYYY MM / DD / YYYY

Debtor 1 Debtor 2	Joey Davis Tammy C Davis	Document	Page 7 of 82	e number (if known)	
represent	attorney, if you are ted by one not represented by ey, you do not need	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Uni for which the person is eligible. I also certify and, in a case in which § 707(b)(4)(D) applie schedules filed with the petition is incorrect.	ited States Code, and have e that I have delivered to the d	explained the relief a debtor(s) the notice	vailable under each chapter required by 11 U.S.C. § 342(b)
to file this		/s/ Joseph R. Doyle Signature of Attorney for Debtor	Date	September 20,	2016
		Joseph R. Doyle Printed name Bizar & Doyle, LLC Firm name 123 West Madison Street Suite 205 Chicago, IL 60602 Number, Street, City, State & ZIP Code			

Email address

joe@bizardoylelaw.com

Contact phone **312-427-3100**

6279065 Bar number & State

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 8 of 82

eot	or 2 Tammy C Davis			and the state of t			
art	Answer These Question	ons for Re	eporting Purposes		11 14 11 C O P 101(0) on Secured by an		
6.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.				
			Yes. Go to line 17.				
		16b.	Are your debts primarily money for a business or in	business debts? Business debts are debts the vestment or through the operation of the busin	nat you incurred to obtain less or investment.		
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you	owe that are not consumer debts or business	s debts		
7.	Are you filing under Chapter 7?	■ No.	I am not filing under Chap	ter 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter are paid that funds will be	7. Do you estimate that after any exempt prope available to distribute to unsecured creditors?	erty is excluded and administrative expenses		
	administrative expenses		□ No				
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do	☐ 1- 4 9		□ 1,000-5,000	25,001-50,000		
	you estimate that you owe?	50-9	9	☐ 5001-10,000	☐ 50,001-100,000 ☐ More than100,000		
	OHS.	☐ 100- ☐ 200-		☐ 10,001-25,000	El Mole file (100,000		
19.	How much do you	\$0 -	\$50,000	\$1,000,001 - \$10 million	\$500,000,001 - \$1 billion \$1,000,000,001 - \$10 billion		
	estimate your assets to be worth?	☐ \$50,001 - \$100,000		□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion		
			0,001 - \$500,000 0,001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion		
20.	How much do you	□ \$0 -	\$50,000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your liabilities to be?		,001 - \$100,000	☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million	☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion		
			0,001 - \$500,000 0,001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion		
	rt 7: Sign Below						
	r you	I have	examined this petition, and I	declare under penalty of perjury that the infor	mation provided is true and correct.		
2 %		If I bou	a shacan to file under Chan	ter 7, I am aware that I may proceed, if eligible the relief available under each chapter, and I c	under Chapter 7, 11,12, or 13 of title 11,		
		docum	ent, I have obtained and rea	did not pay or agree to pay someone who is n ad the notice required by 11 U.S.C. § 342(b).			
			101	the chapter of title 11, United States Code, spi			
		l unde bankri and 3	ptcy case can result in fine	nent, concealing property, or obtaining money up to \$250,000, or imprisonment for up to 20	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 151		
			Davis ure of Debtor 1	Tammy C Davi Signature of Debt			
		Execu	September 6, 2		eptember 6, 2016		

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 9 of 82

Debtor 1 Joey Davis Debtor 2 Tammy C Davis			Case number (if known)			
	attorney, if you are led by one	I, the attorney for the debtor(s) named in this petitic under Chapter 7, 11, 12, or 13 of title 11, United St for which the person is eligible. I also certify that I	ates Code, and have e	xplained the relief available under each chapter		
	not represented by ey, you do not need s page.	and, in a case in which § 707(b)(4)(D) applies, cert schedules filed with the petition is incorrect.	ify that I have no know Date	ledge after an inquiry that the information in the		
		Signature of Attorney for Debtor Joseph/R. Doyle Printed name		MM / DD / YYYY		
		Bizar & Doyle, LLC				
		123 West Madison Street Suite 205 Chicago, IL 60602 Number, Street, City, State & ZIP Code				
		Contact phone 312-427-3100	Email address	joe@bizardoylelaw.com		
		6279065 Bar number & State				

Fill in this infor	mation to identify your	case:			
Debtor 1	Joey Davis				
	First Name	Middle Name	Last Name	and the officers of the control of t	
Debtor 2	Tammy C Davis	ACCAD Management			*
(Spouse if, filing)	riist Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	THE CONTROL OF THE CO	
Case number				ee ee	
(if known)		***************************************			Check if this is an
			······		amended filing
<u> Declarat</u>	tion About a	ın Individual	Debtor's Sche	dules	12/15
f two married p	eople are filing togethe	r, both are equally respon	sible for supplying correct	information.	
obtaining mone	is form whenever you fi y or property by fraud i 18 U.S.C. §§ 152, 1341, 1	n connection with a bank	or amended schedules. Ma ruptcy case can result in fin	king a false statement, co les up to \$250,000, or imp	oncealing property, or orisonment for up to 20
30 58.75 AMA			•		
Sig	n Below				
Did you pa	ay or agree to pay some	one who is NOT an attorr	ney to help you fill out bank	ruptcy forms?	,
No No					
☐ Yes.	Name of person			Attach Bankruptcy Po	etition Preparer's Notice.
					nature (Official Form 119)
		· ••	<u> </u>	- Andrews	
Under pena	alty of perjury, I declare	that I have read the sumr	mary and schedules filed wi	ith this declaration and	
that they ar	re true and correct. /)	nary and someodies meet wi	Wans declaration and	
· x	Man lan	_	V YL	tinil	
Joey [Davis 1		Tammy C Dav		
	re of Debtor 1		Signature of Deb		
n./			.		100
Date	September 6, 2016		Date Septem	ber 6, 2016	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 11 of 82

Debtor 1 Debtor 2	Joey Davis Tammy C Davis	Case number (# known)
Part 12:	Sign Below	
with a bar 18 U.S.C. Joey Da	ikruptcy case can result in fines (\$\frac{8}{5}\$ 152, 1341, 1519, and \$5.71.	Financial Affairs and any attachments, and I declare under penalty of perjury that the answers g a false statement, concealing property, or obtaining money or property by fraud in connection to \$250,000, or imprisonment for up to 20 years, or both. Tammy C Davis Signature of Debtor 2
Date S	eptember 6, 2016	Date September 6, 2016
Did you at ■ No □ Yes	tach additional pages to Your St	ement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did you pa	ay or agree to pay someone who	not an attorney to help you fill out bankruptcy forms?
☐ Yes. Na	ame of Person Attach the B	nkruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

		1700.11111	111 FAUE 17 ULOZ	
Fill in this inform	mation to identify your	case:		
Debtor 1	Joey Davis			
	First Name	Middle Name	Last Name	
Debtor 2	Tammy C Davis			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				Chook if this is an
(ii Kilowii)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	32,033.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	32,033.00
Pai	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	35,860.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	10,000.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	141,495.00
	Your total liabilities	\$	187,355.00
Paı	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,721.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,987.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
	■ Yes		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Case number (if known)

Debtor 1 Joey Davis Document Page 13 of 82

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,949.83

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	10,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	122,278.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	132,278.00

Debtor 2

Tammy C Davis

Debtor 1	ion to identify your cas Joey Davis First Name	e and this filing:		
Debtor 2 Spouse, if filing) Jnited States Bankru				
Debtor 2 Spouse, if filing)	First Name			
Spouse, if filing) Jnited States Bankru	Tammy C Davie	Middle Name Last Name		
	Tammy C Davis First Name	Middle Name Last Name		
ase number	uptcy Court for the: NC	ORTHERN DISTRICT OF ILLINOIS		
ase number	_			_
				Check if this is an amended filing
				3
Official Form	ο 106Δ/R			
		c4×z		
	A/B: Proper	ms. List an asset only once. If an asset fits in more	d	12/15
Part 1: Describe Eac	n. ch Residence, Building, La	nd, or Other Real Estate You Own or Have an Intere	est In	ase number (if known).
Do you own or have	any legal or equitable int	erest in any residence, building, land, or similar pro	operty?	
No. Go to Part 2.				
☐ Yes. Where is the	e property?			
Part 2: Describe You	ır Vahiclas			
omeone else drives.	. If you lease a vehicle, a	ole interest in any vehicles, whether they are lso report it on Schedule G: Executory Contracts vehicles, motorcycles		vehicles you own that
omeone else drives.		Iso report it on Schedule G: Executory Contracts	s and Unexpired Leases.	·
Cars, vans, truck No Yes 1.1 Make: Hyu	ss, tractors, sport utility	Iso report it on Schedule G: Executory Contracts	s and Unexpired Leases. Do not deduct secure	d claims or exemptions. Put
Cars, vans, truck No Yes 3.1 Make: Hyu Model: Sor	undai nata	Iso report it on Schedule G: Executory Contracts vehicles, motorcycles Who has an interest in the property? Check or Debtor 1 only	Do not deduct secure the amount of any sec	d claims or exemptions. Put
Cars, vans, truck No Yes 3.1 Make: Model: Year: Model: 201	undai nata	So report it on Schedule G: Executory Contracts vehicles, motorcycles	Do not deduct secure the amount of any sec Creditors Who Have C	d claims or exemptions. Put rured claims on Schedule D: Claims Secured by Property. Current value of the
Cars, vans, truck No Yes 3.1 Make: Hyte Model: Sor	undai nata 15 ileage: 9,900	whicles, motorcycles Who has an interest in the property? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secure the amount of any sec Creditors Who Have (d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property.
Cars, vans, truck No Yes 3.1 Make: Hyte Model: Sor Year: 201 Approximate mi	undai nata ileage: 9,900	So report it on Schedule G: Executory Contracts vehicles, motorcycles	Do not deduct secure the amount of any sec Creditors Who Have C	d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own?
Cars, vans, truck No Yes 3.1 Make: Hyth Model: Sor Year: 201 Approximate mi Other informatic Value based	undai nata 15 ileage: 9,900 on: d on NADA	Who has an interest in the property? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secure the amount of any sec Creditors Who Have C Current value of the entire property? \$18,150.00	d claims or exemptions. Put cured claims on Schedule D: Claims Secured by Property. Current value of the portion you own?
Cars, vans, truck No Yes 3.1 Make: Hyu Model: Sor Year: 201 Approximate mi Other informatic Value based	undai nata 15 ileage: 9,900 on:	Who has an interest in the property? Check or Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check or	Do not deduct secure the amount of any sec Creditors Who Have C Current value of the entire property? \$18,150.00	d claims or exemptions. Put sured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? \$18,150.00 d claims or exemptions. Put sured claims on Schedule D:
Cars, vans, truck No Yes 3.1 Make: Hyth Model: Sor Year: 201 Approximate mit Other informatic Value based 3.2 Make: For	undai nata 15 ileage: 9,900 on: d on NADA	Who has an interest in the property? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secure the amount of any sec Creditors Who Have C Current value of the entire property? \$18,150.00 Do not deduct secure the amount of any sec Creditors Who Have C Creditors Who Have C	d claims or exemptions. Put sured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? \$18,150.00 d claims or exemptions. Put sured claims on Schedule D: Claims Secured by Property.
Cars, vans, truck No Yes 3.1 Make: Hyu Model: Sor Year: 201 Approximate mi Other informatic Value based 3.2 Make: For Model: Esc	undai nata 15 ileage: 9,900 on: d on NADA	Who has an interest in the property? Check or Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check or Debtor 1 only Debtor 2 only	Do not deduct secure the amount of any sec Creditors Who Have C Current value of the entire property? \$18,150.00	d claims or exemptions. Put sured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? \$18,150.00 d claims or exemptions. Put sured claims on Schedule D:
Cars, vans, truck No Yes 3.1 Make: Hyu Model: Sor Year: 201 Approximate mi Other informatic Value based 3.2 Make: For Model: Esc Year: 200	undai nata 15 iileage: 9,900 on: d on NADA rd cape 08 iileage: 100,000 on:	Who has an interest in the property? Check or Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check or Debtor 1 only Debtor 2 only	Do not deduct secure the amount of any sec Creditors Who Have (Current value of the entire property? \$18,150.00 Do not deduct secure the amount of any sec Creditors Who Have (Current value of the amount of any sec Creditors Who Have (Current value of the	d claims or exemptions. Put rured claims on Schedule D: Claims Secured by Property. Current value of the portion you own? \$18,150.00 d claims or exemptions. Put rured claims on Schedule D: Claims Secured by Property. Current value of the

Official Form 106A/B Schedule A/B: Property page 1

Entered 09/20/16 16:47:19 Case 16-29968 Doc 1 Filed 09/20/16 Desc Main Page 15 of 82 Document Debtor 1 Joey Davis Debtor 2 Tammy C Davis Case number (if known) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$26,650.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Miscellaneous used household goods \$2,000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... Miscellaneous electronics \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$500.00 Personal used clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$1,000.00 Miscellaneous costume jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses

☐ Yes. Describe.....

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□ Yes 19. Non-pul joint ve □ No □ Yes. 0 20. Governm Negotian Non-ne □ No □ Yes. 0 21. Retirem Exampl □ No	Give specific information a Nam ment and corporate bon able instruments include proportion in the proportion of the pro	ds and other negotersonal checks, cashose you cannot transbout them er name: s A, Keogh, 401(k), 40	iable and non-negotiable instruments niers' checks, promissory notes, and money orders. nsfer to someone by signing or delivering them. 23(b), thrift savings accounts, or other pension or profit-sharing profit institution name: Pension through employer	
□ Yes 19. Non-pul joint ve □ No □ Yes. 0 20. Governm Negotian Non-ne □ No □ Yes. 0 21. Retirem Exampl □ No	Give specific information a Nam ment and corporate bon able instruments include proportion in the proportion of the pro	ds and other negotersonal checks, cashose you cannot transbout them er name: s A, Keogh, 401(k), 40	% of ownership: iable and non-negotiable instruments niers' checks, promissory notes, and money orders. inster to someone by signing or delivering them. institution name:	plans
□ Yes 19. Non-pul joint ve □ No □ Yes. 0 20. Governm Negotian Non-ne □ No □ Yes. 0 21. Retirem Exampl □ No	Give specific information a Namment and corporate bon able instruments include progotiable instruments are to give specific information a lessurement or pension accounts less: Interests in IRA, ERIS	ds and other negotersonal checks, cashose you cannot transbout them er name: s A, Keogh, 401(k), 40	% of ownership: iable and non-negotiable instruments niers' checks, promissory notes, and money orders. nsfer to someone by signing or delivering them.	
☐ Yes 19. Non-pul joint ve ■ No ☐ Yes. (20. Governi Negotia Non-ne ■ No	Give specific information a Nam ment and corporate bon able instruments include p gotiable instruments are to Give specific information a	ne of entity: ds and other negot ersonal checks, cash hose you cannot trar bout them	% of ownership: iable and non-negotiable instruments niers' checks, promissory notes, and money orders.	
☐ Yes 19. Non-pul joint ve ■ No ☐ Yes. (20. Governi Negotia Non-ne ■ No	Give specific information a Nam ment and corporate bon able instruments include p gotiable instruments are the	ne of entity: ds and other negot ersonal checks, cash hose you cannot trar	% of ownership: iable and non-negotiable instruments niers' checks, promissory notes, and money orders.	
☐ Yes 19. Non-pul joint ve ■ No ☐ Yes. (20. Governman Negotia	Give specific information a Nam ment and corporate bon able instruments include p	ne of entity: ds and other negot ersonal checks, cash	% of ownership: iable and non-negotiable instruments niers' checks, promissory notes, and money orders.	
☐ Yes 19. Non-pul joint ve ■ No ☐ Yes. 0	enture Give specific information a Nam ment and corporate bon	ne of entity: ds and other negot	% of ownership:	
☐ Yes 19. Non-pul joint ve	enture Give specific information a			
Yes 19. Non-pul				
☐ Yes	blicly traded stock and i			
		nterests in incorpo	rated and unincorporated businesses, including an interest	t in an LLC, partnership, an
No		Institution or issuer n	ame:	
Exampl	mutual funds, or publicles: Bond funds, investme		kerage firms, money market accounts	
	17.2.	Savings	Capital One Bank	\$749.00
		Checking &		
	17.1.	Checking	PNC Bank	\$332.00
Yes			Institution name:	
Exampl			unts; certificates of deposit; shares in credit unions, brokerage h with the same institution, list each.	ouses, and other similar
17. Deposit	s of money			
■ No	les: Money you have in yo		ne, in a safe deposit box, and on hand when you file your petitic	on
16. Cash				·
Do you ow	n or have any legal or ed	quitable interest in a	any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
Part 4: Des	cribe Your Financial Assets	5	·	
			rt 3, including any entries for pages you have attached	\$3,650.00
	Give specific information			
	er personal and househ	old items you did n	oot already list, including any health aids you did not list	
■ No			Case number (if known)	
■ No	Joey Davis Tammy C Davis			

Official Form 106A/B Schedule A/B: Property page 3

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 17 of 82 Debtor 1 Joey Davis Debtor 2 Tammy C Davis Case number (if known) 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ☐ No Institution name or individual: ■ Yes. Rental deposit **Patrick Crain** \$0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

Π Nο

Yes. Name the insurance company of each policy and list its value.

Company name: Surrender or refund Beneficiary:

value:

Employer - Term Life Insurance - no cash surrender value

Spouse

\$0.00

	_ _ _ D	ocument	Page 18 of	82	
Debtor 1 Debtor 2	Joey Davis Tammy C Davis		-	Case number (if known	1
Debioi 2	Tailling C Davis			Case Humber (II known	
If you a someo	erest in property that is due you from some the beneficiary of a living trust, expect produce has died. Give specific information			are currently entitled to re	ceive property because
Examp ■ No	against third parties, whether or not you heles: Accidents, employment disputes, insurance. Describe each claim			and for payment	
34 Other o	ontingent and unliquidated claims of every	nature includin	a counterclaims o	of the debtor and rights t	to set off claims
■ No	Describe each claim	, nataro, moraam	g ooumoroidimo (o oo on ounio
35. Any fin	ancial assets you did not already list				
■ No					
☐ Yes.	Give specific information				
	he dollar value of all of your entries from Part 4. Write that number here				\$1,733.00
Part 5: Des	scribe Any Business-Related Property You Own o	or Have an Interest	In. List any real esta	te in Part 1.	
37. Do you o	own or have any legal or equitable interest in any	business-related p	roperty?		
No. Go	to Part 6.				
☐ Yes. G	o to line 38.				
	scribe Any Farm- and Commercial Fishing-Relate ou own or have an interest in farmland, list it in Part		n or Have an Interes	et In.	
46. Do you	own or have any legal or equitable interes	t in any farm- or o	commercial fishin	g-related property?	
■ No.	Go to Part 7.				
☐ Yes.	Go to line 47.				
Part 7:	Describe All Property You Own or Have an Inte	rest in That You Dic	d Not List Above		
Examp	have other property of any kind you did no les: Season tickets, country club membership	ot already list?			
■ No					
⊔ Yes. (Give specific information				

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 19 of 82

Joey Davis Debtor 1 Debtor 2 Tammy C Davis Case number (if known) Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$26,650.00 Part 3: Total personal and household items, line 15 57. \$3,650.00 Part 4: Total financial assets, line 36 58. \$1,733.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$32,033.00 \$32,033.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$32,033.00

Official Form 106A/B Schedule A/B: Property page 6

			3 H	
Fill in this infor	mation to identify your	case:		
Debtor 1	Joey Davis			
	First Name	Middle Name	Last Name	
Debtor 2	Tammy C Davis			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Id	entify the	Property	/ You C	Claim as	Exemp	١t
------------	------------	----------	---------	----------	-------	----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2015 Hyundai Sonata 9,900 miles Value based on NADA	\$18,150.00		\$4,800.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2008 Ford Escape 100,000 miles Value based on NADA	\$8,500.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Miscellaneous used household goods	\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Miscellaneous electronics	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
Ellio IIoni Gonodalo 702. FTI			100% of fair market value, up to any applicable statutory limit	
Personal used clothing Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
LING HOLL SUITEGUIE AV.D. 1111			100% of fair market value, up to any applicable statutory limit	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 21 of 82

Tammy C Davis Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Miscellaneous costume jewelry 735 ILCS 5/12-1001(b) \$1,000.00 \$1,000.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit **Checking: PNC Bank** 735 ILCS 5/12-1001(b) \$332.00 \$332.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit **Checking & Savings: Capital One** 735 ILCS 5/12-1001(b) \$749.00 \$749.00 **Bank** Line from Schedule A/B: 17.2 100% of fair market value, up to any applicable statutory limit Pension through employer 735 ILCS 5/12-704 100% \$0.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit **Thrift Saving: Thrift Savings Plan** 735 ILCS 5/12-1006 100% \$652.00 Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit Rental deposit: Patrick Crain 735 ILCS 5/12-1001(b) \$0.00 \$0.00 Line from Schedule A/B: 22.1 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Joey Davis

Debtor 1

		Document Page	22 of 82		
Fill in this informat	tion to identify yοι	ır case:			
Debtor 1	Joey Davis				
-	First Name	Middle Name Last Name)	-	
Debtor 2	Tammy C Davis	3			
(Spouse if, filing)	First Name	Middle Name Last Name			
United States Bankı	ruptcy Court for the	: NORTHERN DISTRICT OF ILLINOIS			
				-	
Case number				□ Chock	if this is an
(ii kilowii)				_	if this is an led filing
					ica ming
Official Form	106D				
		Who Have Claims Secur	ed hy Propert	·V	12/15
ochedale b	. Or Curtors	Who have claims seedi	ca by 1 Topert	· y	12/13
		If two married people are filing together, both ar out, number the entries, and attach it to this forr			
1. Do any creditors ha	ve claims secured b	y your property?			
		his form to the court with your other schedule:	s. You have nothing else	to report on this form	
_		ŕ	s. Tournave nothing cloc	to report on this form.	
	I of the information	below.			
Part 1: List All S	Secured Claims		Calumn A	Calumn D	Column C
		more than one secured claim, list the creditor separa		Column B Value of collateral	Unsecured
		s a particular claim, list the other creditors in Part 2. a local order according to the creditor's name.	As Amount of claim Do not deduct the	that supports this	portion
O. 4 Comital One	Auto Finance	Describe the management that account the electric	value of collateral.	claim	If any
2.1 Capital One Creditor's Name	Auto Finance	Describe the property that secures the claim:	\$22,212.00	\$18,150.00	\$0.00
Ordalor o Hame		2015 Hyundai Sonata 9,900 miles Value based on NADA			
3901 Dallas	Pkwy	As of the date you file, the claim is: Check all tha	t t		
Plano, TX 7		apply. ☐ Contingent			
<u>-</u>	ty, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		☐ An agreement you made (such as mortgage o	r secured		
Debtor 2 only		car loan)			
■ Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lier	۱)		
At least one of the		☐ Judgment lien from a lawsuit			
☐ Check if this claim	n relates to a	Other (including a right to offset) Lien on	vehicle		
community debt					
	Opened				
	12/14 Last				
Date debt was incurre	Active ed 1/28/16	Last 4 digits of account number 100	01		
Date debt was incum	eu 1/20/10	Last 4 digits of account number			
2.2 Crescent Ba	ank And Trust	Describe the property that secures the claim:	\$13,648.00	\$8,500.00	\$5,148.00
Creditor's Name	alik Aliu Trust	2008 Ford Escape 100,000 miles	313,046.00	Ψο,300.00	φ3,140.00
		Value based on NADA			
5401 Jeffers	on Hwy Ste	As of the plate were file the plains in our			
D		As of the date you file, the claim is: Check all that apply.	t		
Harahan, LA		Contingent			
Number, Street, Cit	ty, State & Zip Code	Unliquidated			
Who owes the debt	2 Chark one	Disputed			
_	: опеск опе.	Nature of lien. Check all that apply.	* a a a u * a d		
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as mortgage o car loan)	i securea		
■ Debtor 1 and Debtor	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lier	٦)		
	,				

Official Form 106D

 \square Judgment lien from a lawsuit

 $\hfill \square$ At least one of the debtors and another

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 23 of 82

Debtor 1	Joey Davis			Case number (if know)
	First Name	Middle Name	Last Name	
Debtor 2	Tammy C	Davis		
	First Name	Middle Name	Last Name	_
	if this claim re unity debt	elates to a	Other (including a right to offset)	Lien on vehicle
Date debt	was incurred	Opened 11/10 Last Active 11/11/15	Last 4 digits of account num	nber <u>0001</u>
If this is		of your form, add the	nn A on this page. Write that nun dollar value totals from all pages	***************************************

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

		Document	t Page	24 of 8	32		
Fill in this inf	ormation to identify your ca	ase:					
Debtor 1	Joey Davis						
DODIO! !	First Name	Middle Name	Last Nam	е			
Debtor 2	Tammy C Davis						
(Spouse if, filing)	First Name	Middle Name	Last Nam	е			
United States	Bankruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS				
Case number							
(if known)							eck if this is an
						anne	ended filing
Official Fo	orm 106E/F						
	E/F: Creditors Wh	o Have Unsecur	ed Claim	s			12/15
Schedule G: Exe Schedule D: Cre eft. Attach the (ontracts or unexpired leases the cutory Contracts and Unexpired tors Who Have Claims Secur Continuation Page to this page number (if known).	ed Leases (Official Form 106 red by Property. If more spac	G). Do not inclue is needed, co	ide any cre	ditors with partially s you need, fill it out,	ecured claims th number the entric	at are listed in es in the boxes on the
	t All of Your PRIORITY Uns ditors have priority unsecured						
Do any cre		ciallis against you!					
Yes.	to Fait 2.						
List all of y identify what possible, list	our priority unsecured claims. It type of claim it is. If a claim has It the claims in alphabetical order ore than one creditor holds a part	both priority and nonpriority an according to the creditor's nam	nounts, list that one. If you have n	claim here a	nd show both priority a	ind nonpriority amo	ounts. As much as
(For an exp	lanation of each type of claim, se	e the instructions for this form i	in the instruction	booklet.)	Total claim	Priority amount	Nonpriority amount
	nal Revenue Service*	Last 4 digits of ac	count number	5249	\$10,000.00	\$0.	
PO B	Creditor's Name Fox 7346 delphia, PA 19101-7346	When was the de	bt incurred?	2007		-	
	er Street City State Zlp Code	As of the date you	u file, the claim	is: Check a	II that apply		
Who incu	rred the debt? Check one.	☐ Contingent					
☐ Debtor	· 1 only	☐ Unliquidated					
☐ Debtor	2 only	☐ Disputed					
■ Debtor	1 and Debtor 2 only	Type of PRIORITY	unsecured cla	aim:			
☐ At leas	st one of the debtors and another	☐ Domestic supp	ort obligations				
_	if this claim is for a communi	ty debt Taxes and cert	ain other debts	ou owe the	government		
	m subject to offset?	☐ Claims for deat			· ·		
■ No	•	☐ Other. Specify					
☐ Yes		0 0 0	Taxes				_
Part 2: Lis	t All of Your NONPRIORITY	Unsecured Claims					
	ditors have nonpriority unsecu						
	have nothing to report in this par		with your other	schodulos			
	nave nothing to report in this par	t. Submit this form to the court	with your other	scriedules.			
Yes.							

Total claim

Part 2.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 25 of 82

Debtor Debtor	1 Joey Davis 2 Tammy C Davis		Case number (if know)				
4.1	Abc Credit & Recovery Nonpriority Creditor's Name	Last 4 digits of account number	7434	\$313.00			
	4736 Main St Apt # Lisle, IL 60532	When was the debt incurred?	Opened 03/15				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	☐ Debtor 1 only	☐ Contingent					
	■ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Collection	Attorney Doctor Green Services				
4.2	Ad Astra Recovery Serv	Last 4 digits of account number	1760	\$784.00			
-	Nonpriority Creditor's Name 7330 W 33rd St N Ste 118 Wichita, KS 67205	When was the debt incurred?	Opened 01/16				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured					
	Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims					
	■ No	<u> </u>	or profit-sharing plans, and other similar debts				
	□ Yes	Other. Specify Collection	Attorney Speedycash.Com 161-II				
4.3	Adventist Bolingbrook Hospital	Last 4 digits of account number	3336	\$245.00			
	Nonpriority Creditor's Name 75 Remittance Dr Ste 6097	When was the debt incurred?	16				
	Chicago, IL 60675-6097	_					
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.	_					
	Debtor 1 only	Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	Disputed	d alaim.				
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a Ciaiiii.				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharin	g plans, and other similar debts				
	■ No □ Yes						
	□ res	Other. Specify Medical					

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 26 of 82

Debtor 2	1 Joey Davis 2 Tammy C Davis	Case number (if know)	
	Allied Coll	Last 4 digits of account number 02N1	\$91.00
	Nonpriority Creditor's Name 8550 Balboa Blvd Ste 232 Northridge, CA 91325	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	■ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify 01 Nutribullet Rx	
	Americash Loans Nonpriority Creditor's Name	Last 4 digits of account number 5249	\$0.00
	1513 E. 53rd St. Chicago, IL 60615	When was the debt incurred? 2015	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collection Account	
	Amita Health Medical Group Nonpriority Creditor's Name	Last 4 digits of account number 9253	\$584.00
	PO Box 7001 Bolingbrook, IL 60440-7001	When was the debt incurred? 16	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	\square Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Medical	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 27 of 82

Debt	or 2 Tammy C Davis		Case number (if know)	
4.7	AT&T Uverse Nonpriority Creditor's Name PO Box 5014	Last 4 digits of account number When was the debt incurred?	2015	\$0.00
	Carol Stream, IL 60197 Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Utility		
4.8	Barclays Bank Delaware Nonpriority Creditor's Name	Last 4 digits of account number	6523	\$535.00
	Po Box 8803 Wilmington, DE 19899	When was the debt incurred?	Opened 08/15 Last Active 4/08/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.9	Breckenridge Homeowners Association	Last 4 digits of account number	5249	\$365.00
	Nonpriority Creditor's Name PO Box 803555 Dallas, TX 75380	When was the debt incurred?	2016	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sena	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	action agreement of arrefue that you and flot	
	■ No	Debts to pension or profit-sharing	- ·	
	☐ Yes	Other. Specify Collection	Account	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 28 of 82

Tammy C Davis		Case number (if know)	
Capital One Bank Usa N	Last 4 digits of account number	7344	\$609.00
Nonpriority Creditor's Name			
15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	Opened 09/15 Last Active 5/03/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Capital One Bank Usa N	Last 4 digits of account number	8323	\$344.00
Nonpriority Creditor's Name	Last 4 digits of account number		Ψσσσ
15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	Opened 06/15 Last Active 3/14/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	• ,	,	
☐ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
City of Chicago	Look 4 digite of cooping mumber	5249	\$100.00
Nonpriority Creditor's Name	Last 4 digits of account number		Ţ.00.00
PO Box 6330	When was the debt incurred?	13	
Chicago, IL 60680-6330			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
Debtor 1 only			
Debtor 2 only	Contingent		
<u> </u>	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	Disputed	d alaim.	
At least one of the debtors and another	Type of NONPRIORITY unsecure	a Cianni:	
Check if this claim is for a community debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Tickets		

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 29 of 82

Tammy C Davis		Case number (if know)	
Comenity Bank/vctrssec	Last 4 digits of account number	6542	\$261.00
Nonpriority Creditor's Name			
Po Box 182789 Columbus, OH 43218	When was the debt incurred?	Opened 04/15 Last Active 4/08/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Charge Acc	count	
Comenitycapital/petInd	Last 4 digits of account number	4633	\$1,618.00
Nonpriority Creditor's Name			. ,
4590 E Broad St Columbus, OH 43213	When was the debt incurred?	Opened 03/15 Last Active 4/08/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	-		
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Charge Acc	count	
Credit Collection Services	Last 4 digits of account number	2222	\$0.00
Nonpriority Creditor's Name Two Wells Ave	When was the debt incurred?	16	Ψ0.00
Newton Center, MA 02459			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Notice Only	/	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 30 of 82

2 Tammy C Davis		Case number (if know)	
Credit First N A	Last 4 digits of account number	1157	\$490.00
Nonpriority Creditor's Name	_		
6275 Eastland Rd Brookpark, OH 44142	When was the debt incurred?	Opened 11/15 Last Active 4/04/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
■ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Charge Acc	count	
Credit One Bank Na	Last 4 digits of account number	0458	\$608.00
Nonpriority Creditor's Name			+
Po Box 98872 Las Vegas, NV 89193	When was the debt incurred?	Opened 10/15 Last Active 1/13/16	
Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	•		
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Credit Card	<u> </u>	
Dependon Collection Service Inc	Local A digita of account number	8893	\$0.00
Nonpriority Creditor's Name	Last 4 digits of account number		ψυ.υυ
PO Box 4983	When was the debt incurred?	16	
Oak Brook, IL 60523-4983	An of the data was file of a state	in Charlettan	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	IS: Uneck all that apply	
Debtor 1 only			
Debtor 2 only	☐ Contingent		
_	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d alaim.	
At least one of the debtors and another	Student loans	и Стапті.	
☐ Check if this claim is for a community debt	_	arction correspond on division that the P. L.	
Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
☐ Yes			
□ 162	Other. Specify Notice Only	y	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 31 of 82

Debtor Debtor	1 Joey Davis2 Tammy C Davis		Case number (if know)	
4.1	Dept Of Ed/navient	Last 4 digits of account number	0906	\$22,268.00
	Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/10 Last Active 4/30/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify	<u> </u>	
		Educationa	ll	
4.2	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0916	\$14,535.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/11 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	<u>I</u>	
4.2	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0902	\$8,655.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/14 Last Active 4/30/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed	d alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	a Giaiiii.	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	Other. Specify		
		Educationa	ıl	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 32 of 82

Debtor Debtor	11 Joey Davis 12 Tammy C Davis		Case number (if know)	
4.2	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0906	\$7,820.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/11 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	l	
4.2	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	1031	\$7,738.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 10/11 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	l	
4.2	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0903	\$7,678.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/13 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□ Yes	☐ Other. Specify		
		Educationa	I	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 33 of 82

Debtor Debtor	1 Joey Davis 2 Tammy C Davis		Case number (if know)	
4.2 5	Dept Of Ed/navient	Last 4 digits of account number	0904	\$7,413.00
	Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/12 Last Active 4/30/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plane, and other similar debts	
		<u></u>	g plans, and other similar debts	
	Yes	Other. Specify		
		Luucationa		
4.2 6	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0924	\$6,022.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/10 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	ıl	
4.2	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0903	\$5,725.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/13 Last Active 4/30/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	☐ Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	d eleter.	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	ı cıaım:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	<u> </u>	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 34 of 82

Debtor Debtor	1 Joey Davis 2 Tammy C Davis		Case number (if know)	
4.2	Dept Of Ed/navient	Last 4 digits of account number	0904	\$4,660.00
	Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/12 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	_	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
-		Educationa	ıl	
4.2	Dept Of Ed/navient	Last 4 digits of account number	0906	\$4,583.00
	Nonpriority Creditor's Name Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 09/11 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	ıl	
4.3	Dept Of Ed/navient Nonpriority Creditor's Name	Last 4 digits of account number	0216	\$4,259.00
	Po Box 9635 Wilkes Barre, PA 18773	When was the debt incurred?	Opened 02/10 Last Active 4/30/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	☐ Debtor 1 only	Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans	u olullil.	
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	iration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other. Specify		
		Educationa	ıl	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 35 of 82

Debtor 1 Debtor 2	Joey Davis Tammy C Davis		Case number (if know)	
	ept Of Ed/navient onpriority Creditor's Name	Last 4 digits of account number	0924	\$3,586.00
Р	o Box 9635 Vilkes Barre, PA 18773	When was the debt incurred?	Opened 09/10 Last Active 4/30/16	
	umber Street City State Zlp Code /ho incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
de	Check if this claim is for a community ebt		ration agreement or divorce that you did not	
	the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	l	
	rept Of Ed/navient onpriority Creditor's Name	Last 4 digits of account number	0902	\$3,333.00
Р	o Box 9635 /ilkes Barre, PA 18773	When was the debt incurred?	Opened 09/14 Last Active 4/30/16	
N	umber Street City State Zlp Code //ho incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	Check if this claim is for a community	Student loans		
Is	ebt the claim subject to offset? -	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
] Yes	Other. Specify		
		Educationa	l	
	rept Of Ed/navient onpriority Creditor's Name	Last 4 digits of account number	0216	\$1,803.00
Р	o Box 9635 /ilkes Barre, PA 18773	When was the debt incurred?	Opened 02/10 Last Active 4/30/16	
N	umber Street City State Zlp Code /ho incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	Check if this claim is for a community	Student loans		
	ebt the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
_	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	☐ Other. Specify	g p	
_	- 103	Educationa	 I	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 36 of 82

Tammy C Davis		Case number (if know)	
Edward Hospital & Health Services	Last 4 digits of account number	5711	\$67.00
Nonpriority Creditor's Name PO Box 4207	When was the debt incurred?	15	
Carol Stream, IL 60197	_		
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Medical		
First Premier Bank	Last 4 digits of account number	2645	\$920.0
Nonpriority Creditor's Name			402010
601 S Minnesota Ave Sioux Falls, SD 57104	When was the debt incurred?	Opened 01/15 Last Active 3/14/16	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Vho incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
lebt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐Yes	Other. Specify Credit Card	<u> </u>	
Green Tree Lawn Care Inc	Last 4 digits of account number	1048	\$412.0
Nonpriority Creditor's Name	When was the debt incurred?	16	• •
Aurora, IL 60505			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Collection		
	— Sulon opcony		

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 37 of 82

Debt	or 2 Tammy C Davis		Case number (if know)	
4.3 7	IC System Inc	Last 4 digits of account number	2179	\$0.00
1	Nonpriority Creditor's Name 444 Highway 96 East PO Box 64378	When was the debt incurred?	16	-
	Saint Paul, MN 55164-0378 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	Student loans	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	iration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Notice Only	/	-
4.3 8	Illinois Tollway Nonpriority Creditor's Name	Last 4 digits of account number	1677	\$548.00
	PO Box 5201 Lisle, IL 60532-5201	When was the debt incurred?	16	-
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Fines		-
4.3	M3 Financial	Last 4 digits of account number	0372	\$0.00
9	Nonpriority Creditor's Name PO Box 7230	_		40.00
	Westchester, IL 60154	When was the debt incurred?	16	_
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Notice Only	/	=

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 38 of 82

Debtor Debtor	1 Joey Davis 2 Tammy C Davis		Case number (if know)	
4.4	Merchants Credit Guide	Last 4 digits of account number	1564	\$638.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred?	Opened 02/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Collection	Attorney Edward Hospital	
4.4	Merchants Credit Guide Nonpriority Creditor's Name	Last 4 digits of account number	1363	\$635.00
	223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred?	Opened 02/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Collection	Attorney Edward Hospital	
4.4	Merchants Credit Guide Nonpriority Creditor's Name	Last 4 digits of account number	1092	\$476.00
	223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred?	Opened 12/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
		Debts to pension or profit-sharir	a plane, and other similar debts	
	■ No		- ·	
	Yes	Other. Specify Collection	Attorney Edward Hospital	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 39 of 82

Tammy C Davis	C	ase number (if know)	
Merchants Credit Guide	Last 4 digits of account number	0932	\$243.00
Nonpriority Creditor's Name 223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred?	Opened 08/15	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is:	Check all that apply	
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured c	laim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separat report as priority claims	ion agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing p	plans, and other similar debts	
Yes	Other. Specify Collection At	torney Edward Hospital	
Merchants Credit Guide	Last 4 digits of account number	3869	\$220.00
Nonpriority Creditor's Name 223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred?	Opened 06/15	
Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured c	laim:	
☐ Check if this claim is for a community debt	☐ Student loans		
ls the claim subject to offset?	 Obligations arising out of a separat report as priority claims 	ion agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing p	plans, and other similar debts	
Yes	Other. Specify Collection At	torney Edward Hospital	
Merchants Credit Guide	Last 4 digits of account number	1231	\$220.00
Nonpriority Creditor's Name 223 W Jackson Blvd Ste 4	When was the debt incurred?	Opened 07/15	
Chicago, IL 60606	_		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is:	Check all that apply	
Debtor 1 only	По п		
_	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured c	laim:	
☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?		ion agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing p	plans, and other similar debts	
□Yes	■ Other. Specify Collection At	torney Edward Hospital	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 40 of 82

Tammy C Davis	Case number (if know)	
Merchants Credit Guide	Last 4 digits of account number 1290	\$217.00
Nonpriority Creditor's Name 223 W Jackson Blvd Ste 4	When was the debt incurred? Opened 10/15	
Chicago, IL 60606 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that y report as priority claims	ou did not
No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Collection Attorney Edward Hospita	<u>ll</u>
Merchants Credit Guide	Last 4 digits of account number 0389	\$217.00
Nonpriority Creditor's Name 223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred? Opened 11/15	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that y report as priority claims	ou did not
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	■ Other. Specify Collection Attorney Edward Hospita	ıl
Merchants Credit Guide	Last 4 digits of account number 1460	\$137.00
Nonpriority Creditor's Name		
223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred? Opened 10/15	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	_	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans	
☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that y report as priority claims	rou did not
■ No	Debts to pension or profit-sharing plans, and other similar debts	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 41 of 82

Debtor	1 Joey Davis 2 Tammy C Davis	Document Fage 4.	Case number (if know)	
	2 Tailing C Davis		Case number (ii know)	
4.4 9	Merchants Credit Guide	Last 4 digits of account number	4687	\$55.00
	Nonpriority Creditor's Name 223 W Jackson Blvd Ste 4 Chicago, IL 60606	When was the debt incurred?	Opened 08/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
		Collection A	Attorney Adventist Arthritis	
	Yes	Other. Specify Center		
4.5	Metro Infecctious Disease	Last 4 digits of account number	5249	\$2,711.00
	Nonpriority Creditor's Name 901 McClintock Dr., Suite 2 Willowbrook, IL 60527	When was the debt incurred?	2016	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.5	Mohela/dept Of Ed	Last 4 digits of account number	0002	\$10,500.00
	Nonpriority Creditor's Name			· · /· · · /·
	633 Spirit Dr Chesterfield, MO 63005	When was the debt incurred?	Opened 08/15 Last Active 4/30/16	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	,	,	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	<u></u>	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 42 of 82

	Tammy C Davis		Case number (if know)	
4.5 2	Mohela/dept Of Ed	Last 4 digits of account number	0001	\$1,700.00
	Nonpriority Creditor's Name 633 Spirit Dr Chesterfield, MO 63005	When was the debt incurred?	Opened 01/15 Last Active 4/30/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	☐ Other. Specify		
		Educationa	I	
4.5 3	Nationwide Credit & Co	Last 4 digits of account number	0728	\$227.00
	Nonpriority Creditor's Name 815 Commerce Dr Ste 270 Oak Brook, IL 60523	When was the debt incurred?	Opened 11/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collection	Attorney Dupage Medical Group	
4.5 4	Nationwide Credit & Co Nonpriority Creditor's Name	Last 4 digits of account number	0725	\$223.00
	815 Commerce Dr Ste 270 Oak Brook, IL 60523	When was the debt incurred?	Opened 11/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Collection	Attorney Dupage Medical Group	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 43 of 82

ebtor 2 Tammy C Davis		Case number (if know)	
Nationwide Credit & Co	Last 4 digits of account number	0726	\$55.00
Nonpriority Creditor's Name 815 Commerce Dr Ste 270 Oak Brook, IL 60523	When was the debt incurred?	Opened 11/15	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	 Obligations arising out of a separement as priority claims 	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Collection	Attorney Dupage Medical Group	
Nationwide Credit & Co	Last 4 digits of account number	0729	\$55.00
Nonpriority Creditor's Name 815 Commerce Dr Ste 270 Oak Brook, IL 60523	When was the debt incurred?	Opened 11/15	
Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Collection	Attorney Dupage Medical Group	
Nationwide Credit & Co	Last 4 digits of account number	0727	\$35.00
Nonpriority Creditor's Name 815 Commerce Dr Ste 270	When was the debt incurred?	Opened 11/15	
Oak Brook, IL 60523 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	•	,	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other Specify Collection	Attorney Dupage Medical Group	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 44 of 82

Debtor 2	² Tammy C	Davis		Case r	number (if know)		
9 1		ery Managemen	Last 4 digits of account number	4156	\	\$3,491.00	
	Nonpriority Cree 4200 Cante Warrenville	ra Dr Ste 211	When was the debt incurred?	Oper	ned 12/15		
_	Number Street	City State Zlp Code the debt? Check one.	As of the date you file, the claim	is: Checl	k all that apply		
	Debtor 1 on	ly	☐ Contingent				
	■ Debtor 2 on	lv	☐ Unliquidated				
	_	,	☐ Disputed				
	☐ Debtor 1 an	· ·	Type of NONPRIORITY unsecure	d claim:			
	_	of the debtors and another	☐ Student loans	a ciaiiii.			
	☐ Check if thi	is claim is for a community	☐ Obligations arising out of a sepa	aration as	groomant or divorce that you did n	5 4	
		bject to offset?	report as priority claims	aralion aç	greement or divorce that you did hi	JL	
	■ No		Debts to pension or profit-sharing	ng plans,	and other similar debts		
	☐ Yes		Other. Specify Collection Francis	Attorn	ey University Of St.	_	
J	Village of S		Last 4 digits of account number	5249		\$468.00	
	Nonpriority Cree One Towne Shorewood	Center Blvd.	When was the debt incurred?	2016			
		City State Zlp Code	As of the date you file, the claim	is: Checl	k all that apply		
	Who incurred the debt? Check one.						
	Debtor 1 on	ly	☐ Contingent				
	Debtor 2 on	ly	☐ Unliquidated				
	■ Debtor 1 an	d Debtor 2 only	□ Disputed				
	_	of the debtors and another	Type of NONPRIORITY unsecured claim:				
	_	is claim is for a community	☐ Student loans				
	debt	bject to offset?	Obligations arising out of a separeport as priority claims	aration aç	greement or divorce that you did no	ot	
	■ No		Debts to pension or profit-sharing	ng plans,	and other similar debts		
	☐ Yes		■ Other. Specify Utility				
Part 3:		s to Be Notified About a Debt	•				
is tryin have n	ng to collect from	om you for a debt you owe to som	out your bankruptcy, for a debt that y leone else, list the original creditor in you listed in Parts 1 or 2, list the add submit this page.	Parts 1	or 2, then list the collection age	ncy here. Similarly, if you	
Part 4:	Add the A	mounts for Each Type of Uns	ecured Claim				
	the amounts of f unsecured cla		s. This information is for statistical r	eporting	purposes only. 28 U.S.C. §159.	Add the amounts for each	
				_	Total Claim		
т	6a. Fotal	Domestic support obligations		6a.	\$0.	00_	
	aims	Tayan and sartain ather dabte	value and the management	Ch	40.000	••	
from Pa	art 1 6b. 6c.	Taxes and certain other debts	jury while you were intoxicated	6b. 6c.	\$ 10,000.	<u>00 </u>	
	6d.		cured claims. Write that amount here.	6d.		00	
		, ,			<u> </u>		
	6e.	Total Priority. Add lines 6a throu	gh 6d.	6e.	\$10,000.	00	
					Total Claim		
	6f.	Student loans		6f.	\$ 122,278.	00	
	Total aims						
from Pa		Obligations arising out of a sep	paration agreement or divorce that	6g.	\$ 0.	00	

Debtor 1 Joey Davis

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 45 of 82

Debtor 1 Debtor 2 Joey Davis
Tammy C Davis

Case number (if know)

you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6j. Total Nonpriority. Add lines 6f through 6i.

6j. \$ 141,495.00

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main

		I A A A A A A A A A A A A A A A A A A A	111111111111111111111111111111111111	
Fill in this infor	mation to identify your	case:		
Debtor 1	Joey Davis			
	First Name	Middle Name	Last Name	
Debtor 2	Tammy C Davis			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with Name, Number	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	City		State	ZIP Code	_

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 47 of 82

		170611111	<u>:111 Paue 47 (</u>	JI 0/	
Fill in this	information to identify your	case:			
Debtor 1	Joey Davis				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	Tammy C Davis First Name	Middle Name	Last Name		
	-				
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106H				
	ule H: Your Cod	obtore			12/15
Scried	ule II. Toul Cou	EDIOI 2			12/15
No Yes 2. With Arizona No. Yes 3. In Coluin line	nin the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3. . Did your spouse, former spou umn 1, list all of your codebt 2 again as a codebtor only i	I lived in a community property of the Nevada, New Mexico, Public, or legal equivalent live ors. Do not include your of that person is a guaran	roperty state or territor erto Rico, Texas, Wash e with you at the time? spouse as a codebtor ator or cosigner. Make	ry? (Community property st ington, and Wisconsin.) r if your spouse is filing w sure you have listed the c	ates and territories include ith you. List the person shown creditor on Schedule D (Official hedule E/F, or Schedule G to fill
	olumn 2.		alo o (omoiar i omi i	, co, coo conocado 2, co.	iodalo El , ol concadio e lo im
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code			or to whom you owe the debt
	, ramon, shou, ony, state and zi			Check all schedules the	ιαι αρμιγ.
3.1				Schedule D, line	
ı	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street				
(City	State	ZIP Code		
				Па	
3.2	Name			Schedule D, line	
	· - 			☐ Schedule E/F, line☐ Schedule G, line	
_				— Scriedule G, line	
	Number Street	State	ZIP Code		
,	City	Giait	ZIF COUR		

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 48 of 82

Fill in this informa	tion to identify your case:	
Debtor 1	Joey Davis	
Debtor 2 (Spouse, if filing)	Tammy C Davis	
United States Bar	nkruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	
Case number (If known)		Check if this is: ☐ An amended filing ☐ A supplement showing postpetition chapter
Official Fo	orm 106l	13 income as of the following date: MM / DD/ YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part	1: Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job,	Employment status	■ Employed	☐ Employed
	attach a separate page with information about additional	Employment status	☐ Not employed	■ Not employed
	employers.	Occupation	Engineering Tech	Disabled
	Include part-time, seasonal, or self-employed work.	Employer's name	Federal Aviation Administration	
	Occupation may include student or homemaker, if it applies.	Employer's address	1100 Bowes Rd Elgin, IL 60123	
		How long employed th	ere? 6 months	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			I	For Debtor 1		ebtor 2 or iling spouse
2.	List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	\$_	3,950.00	\$	0.00
3.	Estimate and list monthly overtime pay.	3.	+\$_	0.00	+\$	0.00
4.	Calculate gross Income. Add line 2 + line 3.	4.	\$	3,950.00	\$	0.00

Official Form 106I Schedule I: Your Income page 1

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 49 of 82

	otor 1 otor 2	Joey Davis Tammy C Davis	_	Ca	ase ni	umber (<i>if kr</i>	nown)				
						Debtor 1			or Debtor		
	Cop	y line 4 here	4.	9	.	3,950	0.00	\$		0.00	_
5.	List	all payroll deductions:									
-	5a.	Tax, Medicare, and Social Security deductions	5a.	9	1	633	2.00	\$		0.00	
	5b.	Mandatory contributions for retirement plans	5b.				0.00	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	5c.				3.00	\$		0.00	_
	5d.	Required repayments of retirement fund loans	5d.		<u> </u>		0.00	\$		0.00	_
	5e.	Insurance	5e.	9	5	647	7.00	\$		0.00	_
	5f.	Domestic support obligations	5f.	9	ь —	(0.00	\$		0.00	_
	5g.	Union dues	5g.	9	5	(0.00	\$		0.00	_
	5h.	Other deductions. Specify:	5h.	+ \$	5	C	0.00	+ \$		0.00	- -
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$;	1,487	7.00	\$		0.00	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	i	2,463	3.00	\$	i	0.00	=
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0-					•			
	01	monthly net income.	8a.				0.00	\$		0.00	=
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8b. 8c.				0.00	\$		0.00	-
	8d.	Unemployment compensation	8d.		·		0.00	φ \$		0.00	_
	8e.	Social Security	8e.		·		0.00	φ \$,258.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	9		(0.00	\$		0.00	-
	8g.	Pension or retirement income	8g.		·		0.00	\$		0.00	_
	8h.	Other monthly income. Specify:	8h.	+ \$			0.00	+ \$		0.00	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		(0.00	\$		1,258.0	0
10	Cald	culate monthly income. Add line 7 + line 9.	10.	‡	2	,463.00	1 ¢		1,258.00	2 - 2	3,721.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. 4			,+03.00			1,230.00	┤	3,721.00
11.	Stat Inclu othe Do n	te all other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe						n <i>Schedul</i>	e J. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes								\$Combi	
13.	Do	you expect an increase or decrease within the year after you file this form	?							monthl	y income
		No.									
		Yes. Explain:									

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 50 of 82

ESI Se A	laia infama	tion to identify				Í		
		tion to identify yo	our case:					
Debtor	1	Joey Davis				Che	ck if this is: An amended filing	
Debtor :	2 e, if filing)	Tammy C Da	avis				J	wing postpetition chapter the following date:
United \$	States Bankr	uptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
Case no								
		rm 106J						
		J: Your			ro filing togother b	oth ore one	ially rachancible fo	12/15
inform	nation. If m		eded, atta	. If two married people and the second in th				
Part 1:		ibe Your House	hold					
	s this a joir No. Go to							
_	_		in a separ	ate household?				
	■ N							
			st file Offici	ial Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of Deb	otor 2.	
2. D	o you have	e dependents?	□ No					
	o not list Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	o not state						-	□ No
de	ependents	names.			Dependent			■ Yes □ No
								☐ Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
		enses include f people other t	han I	No				
	•	d your depende		Yes				
Part 2:	Estim	ate Your Ongoi	ng Monthl	ly Expenses				
expen				uptcy filing date unless y y is filed. If this is a supp				
				government assistance i				
	lue of such al Form 10		d have inc	cluded it on <i>Schedule I:</i> `	Your Income		Your exp	enses
		or home owners		ses for your residence. I	nclude first mortgag	e 4. S	\$	1,600.00
If	not includ	led in line 4:						
Δ :	a. Real e	estate taxes				4a. S	\$	0.00
		rty, homeowner's	s, or renter	's insurance		4b.	·	0.00
				upkeep expenses		4c. \$		0.00
		owner's associat nortgage paym		dominium dues our residence, such as ho	ome equity loans	4d. 5	·	0.00
		. J J -		, , , ,		'	•	2.00

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 51 of 82

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Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 52 of 82

Fill in this infor	mation to identify your	c250:			
	T T	case.			
Debtor 1	Joey Davis First Name	Middle Name	Last Name		
Oakton 0		Middle Name	Lastivanie		
Debtor 2	Tammy C Davis First Name	Middle Nome	Lost Nome		
Spouse if, filing)	First Name	Middle Name	Last Name		
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT O	FILLINOIS		
Case number					
if known)				☐ Check if t amended	
two married pe ou must file thi btaining money	eople are filing togethe	n connection with a bankru	ible for supplying correct		
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attorne	y to help you fill out bank	cruptcy forms?	
■ No					
☐ Yes. N	Name of person			Attach Bankruptcy Petition Prepa Declaration, and Signature (Office	
	alty of perjury, I declare e true and correct.	that I have read the summa	ary and schedules filed w	ith this declaration and	
X /s/ Joe	ey Davis		X /s/ Tammy C I	Davis	
Joey D			Tammy C Dav		
Signatu	re of Debtor 1		Signature of Deb	otor 2	
Date \$	September 20, 2016		Date Septem	ber 20. 2016	

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 53 of 82

Fill in this infor	mation to identify you	r case:			
Debtor 1	Joey Davis First Name	Middle Name	Last Name		
Debtor 2	Tammy C Davis	inidale ridine	<u> </u>		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Case number					
(if known)					heck if this is an mended filing
				a	mended ming
Official Ea	rm 107				
Official Fo		Affaire for Individ	luals Eiling for B	ankruntov	414.6
		Affairs for Individ			4/16
information. If n	nore space is needed,	attach a separate sheet to		equally responsible for sup y additional pages, write you	
number (if know	n). Answer every que	stion.			
Part 1: Give	Details About Your Ma	arital Status and Where You	Lived Before		
1. What is you	ır current marital statı	ıs?			
■ Married	1				
■ Not ma	-				
2. During the	last 3 vears have you	lived anywhere other than	where you live now?		
_	iast o years, nave yea	inved any where other than	micro you live now.		
□ No	at all of the places you	ived in the leat 2 years. Do no	at include where you live now		
■ Yes. Li	st all of the places you i	ived in the last 3 years. Do no	ot include where you live now	<i>1.</i>	
Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
1015 Ham		From-To:	■ Same as Debtor	1	Same as Debtor 1
Shorewoo	od, IL 60404	2007-4/2016			From-To:
				ity property state or territory	
states and territor	ries include Arizona, Ca	ilfornia, idano, Louisiana, ine	vada, New Mexico, Риепо R	ico, Texas, Washington and W	isconsin.)
■ No					
☐ Yes. M	ake sure you fill out <i>Scl</i>	nedule H: Your Codebtors (Of	ficial Form 106H).		
Part 2 Expla	in the Sources of You	r Income			
Fill in the tot	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part		ndar years?
□ No					
_	ll in the details.				
		Debtor 1		Debtor 2	
		Sources of income	Gross income	Sources of income	Gross income
		Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
	of current year until ed for bankruptcy:	■ Wages, commissions, bonuses, tips	\$34,247.00	☐ Wages, commissions, bonuses, tips	\$0.00
		☐ Operating a business		☐ Operating a business	
Official Form 107		Statement of Financial Aff	airs for Individuals Filing for B	ankruptcy	page 1

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 54 of 82

Debtor 1 Joey Davis Debtor 2 **Tammy C Davis** Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$67,153.00 \$0.00 □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$0.00 \$86,584.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year: \$87,005.00 ☐ Wages, commissions, \$0.00 Wages, commissions, (January 1 to December 31, 2013) bonuses, tips bonuses, tips Operating a business ☐ Operating a business For the calendar year: \$82,514.00 □ Wages, commissions. \$0.00 Wages, commissions, (January 1 to December 31, 2012) bonuses, tips bonuses, tips Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until Social Security \$11,322.00 the date you filed for bankruptcy: Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Entered 09/20/16 16:47:19 Case 16-29968 Doc 1 Filed 09/20/16 Desc Main Page 55 of 82 Document Debtor 1 Joey Davis Debtor 2 Tammy C Davis Case number (if known) Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment Total amount** Amount you Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ☐ Yes. Fill in the details. Status of the case Case title Nature of the case Court or agency Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened **Nationstar Mortgage** 1015 Hamilton St., Shorewood, IL 60404 April 2016 \$204,320.00 PO Box 650783 Dallas, TX 75265 □ Property was repossessed. Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied.

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Page 56 of 82 Document Debtor 1 Joey Davis Debtor 2 Tammy C Davis Case number (if known) 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount taken 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Bizar & Doyle, LLC 2016 \$500.00 **Attorney Fees** 123 West Madison Street

Suite 205

Chicago, IL 60602 joe@bizardoylelaw.com

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 57 of 82

Debtor 1 **Joey Davis**Debtor 2 **Tammy C Davis**

Case number (if known)

17.	7. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.					ty to anyone who
	Yes. Fill in the details. Person Who Was Paid Address	Description and va	llue of any prop	perty	Date payment or transfer was made	Amount of payment
 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do include gifts and transfers that you have already listed on this statement. 						
	☐ Yes. Fill in the details. Person Who Received Transfer Address Person's relationship to you	Description and va			any property or received or debts change	Date transfer was made
19.	Within 10 years before you filed for bankrupto beneficiary? (These are often called asset-prote No Yes. Fill in the details.		property to a s	self-settled tru	ıst or similar device o	of which you are a
	Name of trust	Description and va	lue of the prop	erty transferr	ed	Date Transfer was made
Par	List of Certain Financial Accounts, Instr	uments, Safe Deposit	Boxes, and Sto	rage Units		
20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for you sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit houses, pension funds, cooperatives, associations, and other financial institutions. ■ No □ Yes. Fill in the details.						
		ast 4 digits of account number	Type of accou instrument	clo	te account was sed, sold, oved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables? No	ar before you filed for	bankruptcy, an	y safe deposi	t box or other deposit	tory for securities,
	Yes. Fill in the details.			.		D (11)
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acce Address (Number, Str State and ZIP Code)		Describe the	contents	Do you still have it?
22.	Have you stored property in a storage unit or ■ No □ Yes. Fill in the details.	place other than your	home within 1 y	year before yo	ou filed for bankruptc	y?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or hat to it? Address (Number, State and ZIP Code)		Describe the	contents	Do you still have it?

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 58 of 82

Debtor 1 **Joey Davis**Debtor 2 **Tammy C Davis**

Case number (if known)

Par	t 9: Identify Property You Hold or Control for	Someone Else						
23.	Do you hold or control any property that someo for someone.	one else owns? Include any proper	ty you borrowed from, are storing fo	r, or hold in trust				
	■ No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value				
Par	t 10: Give Details About Environmental Informa	ation						
For	the purpose of Part 10, the following definitions	apply:						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the air regulations controlling the cleanup of these substances.	ir, land, soil, surface water, ground						
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	•	law, whether you now own, operate,	or utilize it or used				
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, or s		s waste, hazardous substance, toxic	substance,				
Rep	ort all notices, releases, and proceedings that yo	ou know about, regardless of whe	n they occurred.					
24.	Has any governmental unit notified you that you	ı may be liable or potentially liable	under or in violation of an environm	ental law?				
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or adminis	strative proceeding under any env	ironmental law? Include settlements	and orders.				
	No							
	Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	t 11: Give Details About Your Business or Con	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have ar	ny of the following connections to an	y business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing execut	tive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation							

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 59 of 82 Joey Davis Debtor 1 Debtor 2 Tammy C Davis Case number (if known) No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name **Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Tammy C Davis /s/ Joey Davis Joey Davis Tammy C Davis Signature of Debtor 1 Signature of Debtor 2 Date September 20, 2016 Date **September 20, 2016** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$0.00 for expenses,
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: September 20, 2016	
Signed:	
/s/ Joey Davis	/s/ Joseph R. Doyle
Joey Davis	Joseph R. Doyle 6279065
	Attorney for the Debtor(s)
/s/ Tammy C Davis	•
Tammy C Davis	
Debtor(s)	

Do not sign this agreement if the amounts are blank.

leaving a balance due for the filing fee of \$0.00.

Local Bankruptcy Form 23c

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 70 of 82

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In	Joey Davis Tammy C Davis		Case No.			
	- Tulling O Davis	Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPENS	SATION OF ATTOI	RNEY FOR DI	EBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing	arsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$	4,000.00		
	Prior to the filing of this statement I have received			500.00		
	Balance Due			3,500.00		
2.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compen	asation with any other person	unless they are mem	bers and associates of my law firm		
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name					
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	a. Analysis of the debtor's financial situation, and renderingb. Preparation and filing of any petition, schedules, statemc. Representation of the debtor at the meeting of creditorsd. [Other provisions as needed]	nent of affairs and plan which and confirmation hearing, an	may be required; nd any adjourned hea	rings thereof;		
	Negotiations with secured creditors to rec reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on hous	s as needed; preparation				
6.	By agreement with the debtor(s), the above-disclosed fee dependence of the debtors in any disclosed fee dependence of the debtor of the debto			y proceeding.		
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of any a bankruptcy proceeding.	agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in		
	September 20, 2016	/s/ Joseph R. Doy	/le			
	Date	Joseph R. Doyle Signature of Attorne Bizar & Doyle, LL 123 West Madiso Suite 205	ry .C n Street			
		Chicago, IL 60603 312-427-3100 Fa				
		joe@bizardoylela				
		Name of law firm	·			

Desc Main Unside Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 BIZAR & DOYLE, Document BANKRUPTCY CONTRA SECURIED DIRECTOR 1st Mortgage /Arrears_ 10,000 2nd Mortgage /Arrears 60,000 Student Loans 3 Automobile #1 5 Jaunda Child Support Automobile #2 08 For 1-1114000 **PMSI** L70 ram down . B Parking Tickets Unic - \$ 100 Non-PMSI Govt. Debt Other Other TOTAL TOTAL Cosigned debt (Y/N) Bank Account Setoff (Y/N) Garnishment (Y/N) License suspended (Y/N) IRS Determination (Y/N) Wage assignment (Y/N) 722 Redemption (Y/N) Motion to avoid lien (Y/N) Judgment lien motion (Y/N) CHAPTER 7 - eliminates dischargeable unsecured debts. CHAPTER 7 ATTORNEY'S EEE (filing fee not included) PAYABLE in four (4) installments of . \$_ **FILING FEE** MONEY ORDER / CASHER'S CHECK FOR \$335.00 PAYABLE TO THE BIZAR & DOYLE, LLC THE CHAPTER 7 WILL NOT BE FILED UNTIL ATTORNEYS FEES ARE PAID IN FULL, INCLUDING THE FILING FEE CHAPTER 13 - debt consolidation plan ESTIMATED Chapter 13 payment plan to the Chapter 13 Trustee: 60 months, paying an estimated % to the unsecured, non-priority creditor claims. CHAPTER 18 ATTORNEY'S FEE (filing fee not included) Today you paid us \$ retainer. Your balance is \$ 600 before Your PAYMENT PLAN: \$ plus \$310.00 for the filing fee. **FILING FEE**(MONEY ORDER OR CASHIER'S CHECK FOR PAYABLE TO THE BIZAR & BOYLE, LLC) REMAINING BALANCE of \$ 3500 will be paid to us through your Chapter 13 Plan payments to the Trustee. The above fee is for pre-confirmation work only. All post-confirmation work is billed at \$2.75.00 per hour. The Chapter 13 payment above is just an estimate based on the records you have provided and is subject to change based on creditor claims, changes in your net income and expenses or changes in state or federal law. Please be aware, some non-dischargeable debts could survive the Chapter 13 Bankruptoy. CREDIT REPORT AND HANDLING CHARGES: \$ 1 (COST IS SEPARATE FROM ATTORNEY AND FILING FEES). 1) FULL DISCLOSURE-Client agrees to fully disclose all financial information to BIZAR & DOYLE, LLC. Client must disclose all assets and all debts regardless of client's intentions to repay such debts and understands that it is a Federal crime to omit a creditor or other information from a bankruptcy petition. 2) TIMELY PAYMENT/LAW CHANGES - Client agrees to pay fees in full prior to the last payment date. Attorney's advice to client is based on current applicable Local, State and Federal laws. Client agrees to hold BIZAR & DOYLE, LLC harmless for damages related to changes in the law that affect client's ability to qualify for bankruptcy relief or to discharge debts within a bankruptcy case. BIZAR & DOYLE, LLC are not responsible for any client delay should the law change. Pay in full immediately so BIZAR & DOYLE, LLC can file client's case or risk that court rulings and law changes could alter the advice we give client, 3) STATE LAW PROCEEDINGS- Client must personally appear at any and all state court proceedings. BIZAR & DOYLE, LLC does not represent client in these matters and will not represent any bankruptcy client in ANY state law matter, including, but not limited to, divorce proceedings, contempt hearings, citation to discover assets, rules to show cause or any other civil or criminal lawsuits. Client is advised to attend all state court proceedings, unless specifically advised otherwise in writing. 4) REFUNDS-If client chooses to terminate BIZAR & DOYLE, LLC's services and representation at any time; client is only entitled to a refund of uncarned fees. Client must submit a written request of cancellation. BIZAR & DOYLE, LLC's hourly rate is \$275 per hour for purposes of determining what refund client is entitled to in the event that client discharges BIZAR & DOYLE, LLC as client's attorneys. After receiving written notice, BIZAR & DOYLE, LLC will take approximately 45 days to do an accounting and issue a refund check of any ungarned afterneys fore said to date. S COLLECTIONS IT BIZAR & DOYLE, LLC is unable to collect its fees pursuant to this contract, we will refer your account to collections. Client is liable for all attorney's fees and costs incurred to collect the debt, including court costs. 6) RESCISSIONS-Client may only rescind a reaffirmation agreement by sending a written request, certified figil, return receipt requested, to BIZAR & DOYLE, LLC no less than 15 days prior to the bar date for rescissions. 7) CREDIT COUNSELING/FINANCIAL MANAGEMENT - Every client must receive credit counseling from an "approved nonprofit budget and credit counseling agency" within 180 days prior to filing a bankruptcy Each client must take a financial management course within 45 days of the 1st date set for your Section 341 meeting of creditors hearing. Take the classes at: USE WWW.ACCESSBK.ORG Afterney code-BD15131. 8) ADDITIONAL FEES- In addition to all court costs and filing fees, client agrees to pay additional fees for Amendias Bankruptey Schadules: \$230 to amend client's petition once the case is filed to add additional creditors and/or to list additional assets that were previously omitted. There is no tharge to amend for a change of address. Missing court date or 341 meeting. Client must attend a §341 meeting approximately four weeks after client's case is filed. Client agrees to call BIZAR & DOYLE, LLC three weeks after client's case has been filed to obtain the \$341 meeting date if client has not received notice of the meeting. BIZAR & DOYLE, LLC still has to appear at the hearing even if client does not and will charge \$200 additional fee for each missed court date/hearing. Adversary objections to discharge. BIZAR & DOYLB, LLC's fee for negotiating a settlement is approximately \$350 to be paid in advance of settlement. BIZAR & DOYLE, LLC's fee for litigating a discharge issue is \$275 per hour, ten hours to be paid in advance. Delays-BIZAR & DOYLE, LLC reserves the right to charge a minimum of \$150 for additional fees due to any client delays in paying the fees, returning the petition or in providing information to BIZAR & DOYLE, LLC, including appraisals, proof of insurance, titles or any other requested documents of information. Avoiding Lieas/ Redemptions-Client agrees that the above quoted fee does not include the following additional fees for services to avoid judgment lieus against real estate, (\$550) , avoiding non-purchase money security interests (\$375) _, or redemptions on vehicles (\$600) These additional fees are to be paid prior to BIZAR & DOYLE, LLC drafting such motion. Client understands and agrees that if client does not pay the fee, BIZAR & DOYLE, LLC will not bring the motion and the lien will survive the bankruptcy. Client acknowledges that there is a limited time to bring such motions. Motion to reopen a closed bankruptcy case. Client agrees to pay \$375 plus \$260.00 filing fee for any motion to reopen a closed bankruptcy case for any reason once the case is discharged. Bonneed checks-Client agrees to pay a \$30 bounced check fee to BIZAR & DOYLE, I/ID for any returned checks not honored by client's bank for any reason. 9) GROUP PRACTICE/ CO-COUNSEL- Client understands that more than one attorney may work on this matter and divide sees with them on the basis of work and responsibility. Client authorizes BIZAR & DOYLE, LLC to hire co-counsel or independent attorneys, at BIZAR & DOYLE, LLC is expense, to work on this matter and divide sees with them on the basis of work and responsibility. Client authorizes BIZAR & DOYLE, LLC, at its disarction, to have attorneys within the firm, or outside counsel review client's file to explore other potential causes of action client have beginned to there. Signature X

Case 16-29968 Doc 1

Document

Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Page 72 of 82

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Joey Davis Tammy C Davis		Case No).	
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPENSATION	ON OF ATTO	RNEY FOR I	DEBTOR(S	S)
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certificompensation paid to me within one year before the filing of the peter rendered on behalf of the debtor(s) in contemplation of or in contemplation.	etition in bankrupto	y, or agreed to be pa	id to me, for se	
				4,000.0	00_
	Prior to the filing of this statement I have received		\$	500.6	00_
	Balance Due		\$	3,500.0	00_
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. ′	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
1.	■ I have not agreed to share the above-disclosed compensation w	vith any other perso	n unless they are me	embers and asso	ociates of my law firm.
	☐ I have agreed to share the above-disclosed compensation with copy of the agreement, together with a list of the names of the				s of my law firm. A
5.	In return for the above-disclosed fee, I have agreed to render legal	service for all aspe	cts of the bankruptc	y case, includir	ıg:
1	a. Analysis of the debtor's financial situation, and rendering advice to the Preparation and filing of any petition, schedules, statement of a Representation of the debtor at the meeting of creditors and cord. [Other provisions as needed] Negotiations with secured creditors to reduce to reaffirmation agreements and applications as ne 522(f)(2)(A) for avoidance of liens on household	offairs and plan whinfirmation hearing, market value; e eded; preparation	ch may be required; and any adjourned h xemption plannir	nearings thereof	f; on and filing of
5.	By agreement with the debtor(s), the above-disclosed fee does not Representation of the debtors in any dischargea proceeding.			nces or any o	other adversary
	CERTI	IFICATION			
	I certify that the foregoing is a complete statement of any agreeme ankruptcy proceeding.	nt or arrangement f	or payment to me for	r representation	n of the debtor(s) in
	eptember 12, 2016				
L	Oate State S	Joseph R. Doyl Signature of Attor			
		Bizar & Doyle	ĹĊ		
		123 West Madis Suite 205	on Street		
		Chicago, IL 606			
		312-427-3100 l joe@bizardoyle	Fax: 312-427-5400 law.com)	
		Name of law firm			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

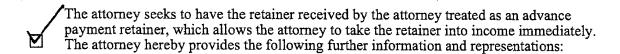
- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$ 310.00.
- 3. Before signing this agreement, the attorney received \$ 500.00

 Toward the flat fee, leaving a balance due of \$ 3,500.00; and \$ 90.00 for expenses, leaving a balance of \$ 0.00. (Credit Report Fee is Sole Expense)
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 9/9/6
Signed:

Debtor(s)

Do not sign this agreement if the amounts are blank

Case 16-29968 Doc 1 Filed 09/20/16 Entered 09/20/16 16:47:19 Desc Main Document Page 79 of 82

United States Bankruptcy Court Northern District of Illinois

In re	Joey Davis Tammy C Davis		Case No.	
		Debtor(s)	Chapter	13
	VE	CRIFICATION OF CREDITOR MA		33
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of creditor	ors is true and	correct to the best of my
Date:	September 20, 2016	/s/ Joey Davis		
		Joey Davis		
		Signature of Debtor		
Date:	September 20, 2016	/s/ Tammy C Davis		
		Tammy C Davis		
		Signature of Debtor		

Abc Credit & Recovery 4736 Main St Apt # Lisle, IL 60532

Ad Astra Recovery Serv 7330 W 33rd St N Ste 118 Wichita, KS 67205

Adventist Bolingbrook Hospital 75 Remittance Dr Ste 6097 Chicago, IL 60675-6097

Allied Coll 8550 Balboa Blvd Ste 232 Northridge, CA 91325

Americash Loans 1513 E. 53rd St. Chicago, IL 60615

Amita Health Medical Group PO Box 7001 Bolingbrook, IL 60440-7001

AT&T Uverse PO Box 5014 Carol Stream, IL 60197

Barclays Bank Delaware Po Box 8803 Wilmington, DE 19899

Breckenridge Homeowners Association PO Box 803555 Dallas, TX 75380

Capital One Auto Finance 3901 Dallas Pkwy Plano, TX 75093

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238 City of Chicago PO Box 6330 Chicago, IL 60680-6330

Comenity Bank/vctrssec Po Box 182789 Columbus, OH 43218

Comenitycapital/petlnd 4590 E Broad St Columbus, OH 43213

Credit Collection Services Two Wells Ave Newton Center, MA 02459

Credit First N A 6275 Eastland Rd Brookpark, OH 44142

Credit One Bank Na Po Box 98872 Las Vegas, NV 89193

Crescent Bank And Trust 5401 Jefferson Hwy Ste D Harahan, LA 70123

Dependon Collection Service Inc PO Box 4983 Oak Brook, IL 60523-4983

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Edward Hospital & Health Services PO Box 4207 Carol Stream, IL 60197

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104 Green Tree Lawn Care Inc 1600 Mountain St Aurora, IL 60505

IC System Inc 444 Highway 96 East PO Box 64378 Saint Paul, MN 55164-0378

Illinois Tollway PO Box 5201 Lisle, IL 60532-5201

Internal Revenue Service*
PO Box 7346
Philadelphia, PA 19101-7346

M3 Financial PO Box 7230 Westchester, IL 60154

Merchants Credit Guide 223 W Jackson Blvd Ste 4 Chicago, IL 60606

Metro Infecctious Disease 901 McClintock Dr., Suite 2 Willowbrook, IL 60527

Mohela/dept Of Ed 633 Spirit Dr Chesterfield, MO 63005

Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523

Rms-recovery Managemen 4200 Cantera Dr Ste 211 Warrenville, IL 60555

Village of Shorewood One Towne Center Blvd. Shorewood, IL 60404